

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Robert Manchel, Esq. 1 Eves Drive, Suite 111 Marlton, NJ 08053 Attorney for Debtor RM-1141	
In Re: Kimberly J. English	Case No. 18-33147ABA Judge: Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
X TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed by _____, creditor. A hearing has been scheduled for _____, at 10:00 a.m.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for _____ at _____ a.m.

OR

Certification of Default filed by _____, creditor. I am requesting that a hearing be scheduled on this matter.

OR

X Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

Other: I will bring my payments current by 12/31/2022. I respectfully request that the court denies the trustee's motion and permits me to continue and complete my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 12/27/22

/s/ Kimberly J. English
Kimberly J. English, debtor